

RHB-OSK DANA KIDSAVE (formerly known as OSK-UOB DANA KIDSAVE)

The Fund aims to maximise total returns through a combination of long term growth of capital and current income consistent with the preservation of capital.

INVESTOR PROFILE

This Fund Is Suitable For Investors Who:

- require investments that comply with Shariah requirements; and
- are willing to accept moderate risk in their investments in order to achieve long term growth and income.

INVESTMENT STRATEGY

- 40% - 60% of NAV: Investments in Shariah-compliant equity and equity related securities of companies that have dividend and/or growth potential.
- 40% - 60% of NAV: Investments in Non-Equity Shariah-Compliant Investments.

FUND PERFORMANCE ANALYSIS

There is no performance record as the Fund launched less than 1 year.

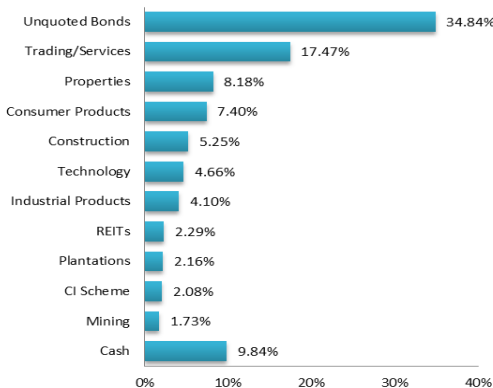
FUND DETAILS

Investment Manager	RHB Asset Management Sdn. Bhd. (formerly known as RHB Investment Management Sdn. Bhd.)
Trustee	HSBC (Malaysia) Trustee Bhd
Fund Category	Balanced Fund (Shariah-Compliant)
Fund Type	Income and Growth Fund
Launch Date	18 February 2013
Unit NAV	RM0.5370
Fund Size (million)	RM192.01
Units In Circulation (million)	357.52
Financial Year End	28 February
MER	Not applicable
Min. Initial Investment	RM1,000.00
Min. Additional Investment	RM100.00
Benchmark	50% FBM Emas Shariah Index + 50% Maybank 12-month Islamic FD
Sales Charge	Up to 6.38% of investment amount
Redemption Charge	None
Annual Management Fee	1.50% p.a. of NAV*
Annual Trustee Fee	Up to 0.08% p.a. of NAV*
Switching Fee	RM25.00 per switch
Redemption Period	Within 10 days after receipt the request to repurchase
Cooling-Off Period	Within 6 business days from the date of receipt of application
Distribution Policy	Annually, if any

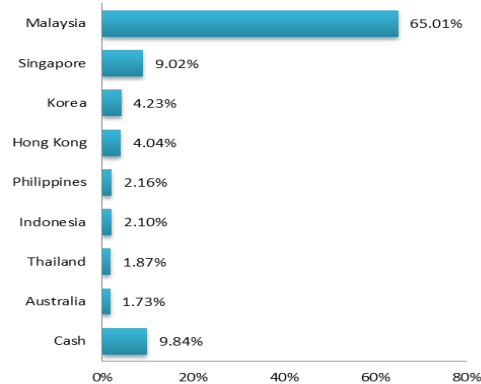
*For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is exclusive of the management fee and trustee fee for the relevant day.

FUND PORTFOLIO ANALYSIS

Sector Allocation*



Country Allocation*



Top Holdings (%)*

AMISLAMIC MUSYARAKAH-4.4%(30/9/21)	5.24
WESTSTAR CAPITAL-4.9%(30/11/2017)	3.66
SURIA CAPITAL HOLDINGS BHD	2.90
TENAGA NASIONAL BHD	2.67
MALAYSIA AIRPORTS-4.15%(06/09/2018)	2.62

*As percentage of NAV

FUND STATISTICS

Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.5378	N/A	0.5378
Low	0.5308	N/A	0.4973

Source: Lipper IM

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MANAGER'S COMMENTS

WHY DANA KIDSAVE?

- Flexibility to shift between equities and fixed income depending on market conditions
- Flexibility to invest between Malaysia and regional markets to capture the best opportunities
- Syariah-compliant fund

MARKET REVIEW

For the month, the FBM KLCI gained 3.0% to close at 1,867 points. The broader market underperformed as the FBM EMAS rose 2.2% to close at 12,854 points. Smaller caps underperformed as the FBM Small Cap rose 0.4% to 15,694 points. Among regional bourses, Japan and Malaysia posted the biggest gains while Thailand and the Philippines were laggards.

On the local corporate front, Malaysia Airports Holdings agreed to raise its stake in Istanbul's Sahiba Gokcen International Airport AS to 60% by acquiring the 40% stake currently held by India's GMR Infrastructure Ltd. Boustead Holdings Berhad has proposed to list its plantation unit. Meanwhile, Gamuda Berhad has received acceptance from Permodalan Nasional Berhad and Amcorp Properties Berhad to buy their equity interest in tollroad concessionaire Kesas Holdings Berhad for RM560m.

Local government bonds ended mixed in December. With the exception of the 7-year MGS benchmark, most local government bonds ended lower on the back of the US Federal Reserve's announcement to reduce its asset purchase programme. Inflation inched up to 2.9% yoy in November 2013. The 3-, 5-, 10- and 20-year benchmark yields rose by 5 to 19bps to 3.34%, 3.66%, 4.13% and 4.64% respectively while the 7-year benchmark yield declined by 4bps to 3.99%.

Bank Negara Malaysia (BNM) governor Tan Sri Dr Zeti commented that the electricity tariff hike would have a temporary effect on inflation. Based on BNM's assessment, the electricity tariff hike may cause an additional rise in inflation by 0.4%, resulting in the inflation rate to surpass 3%. She commented that BNM will tolerate a higher rate of inflation if it is due to adjustment to cost, particularly if the adjustment is temporary in nature.

FUND REVIEW

Dana Kidsave's NAV/unit increased by 0.1%, underperforming its benchmark's (50% FBM Emas Shariah Index + 50% Maybank 12-month Islamic fixed deposit) gain of 1.4%. The underperformance was mainly due to stock selection. The fund's top performing holding were Tenaga, TM and Perisai while laggards were Can-One, Malee Sampran and Bunitama Agri.

DISCLAIMER:

Investors are advised to obtain, read and understand the Product Highlights Sheet ("PHS") and the contents of the Master Prospectus dated 1 December 2013 and its supplementary(ies)(if any) ("the Master Prospectus"), which has been registered with the Securities Commission who takes no responsibility for its contents, before investing. Amongst others, investors should consider the fees and charges involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. For more details, please call 1-800-88-3175 for a copy of the PHS and the Master Prospectus or collect one from any of our branches or authorised distributors.

The Manager wishes to highlight the specific risks for the Fund are market risk, particular security risk, reclassification of Shariah status risk, interest rate risk, credit/default risk. These risks and other general risks are elaborated in the Master Prospectus.

This factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.